



EP 3/3/04  
9/A

Docket No. 4551-4003

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Robert Wallach, et al.

Group Art Unit: 3626

Serial No.: 09/645,795

Examiner: Frenel, Vanel

Filed: August 24, 2000

For: INSURANCE INCENTIVE PROGRAM FOR PROMOTING THE PURCHASE  
OR LEASE OF AN AUTOMOBILE AFTER AN EXPIRATION OF A LEASE

Mail Stop  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT AND RESPONSE UNDER 37 C.F.R. §1.111**

In response to the Office Action dated June 25, 2003, please amend the above-identified application as follows.

**Amendments to the Specification** are reflected on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

**Remarks** begin on page 21 of this paper.

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01 FC:1201 1806.00 DA  
02 FC:1202 1026.00 DA

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